



No more late fees. No more worry.

Automated Clearing House (ACH) is an electronic network for financial transactions in the United States. ACH processes large volumes of both credit and debit transactions. ACH transactions typically take 48 hours. Directo accounts work only through ACH. Your payroll direct deposit or Social Security payment is processed through ACH, and you can make many payments using this easy method.

Automatic billpay can be set up with each creditor individually. You will need your account number, as well as your Directo account's bank routing number. The bank routing number for all Directo accounts is 061192407. You should receive your account number along with your new Directo card. It also appears on your online statement, which you may view at www.ezstub.com/directo, or call the number on the back of your card, 877.422.2376, to speak to a representative.

Once your automatic bill payment is set up, make sure that you have enough funds in your account to cover the payment on the day it is due. Your online statement and account access page will list that the transaction was made. You may also call 877.422.2376 to listen to your transactions.

With online billpay, you receive immediate recognition of your payment, although the funds will not leave your account for another day. The payment must go through in order for it to be credited against your bill - in other words, you can't schedule a payment, then use the money in your account for another purpose.

Paypal uses ACH to process transactions, too, and is a popular way to pay for online products and services. In order to establish a free Paypal account, go to www.Paypal.com and follow the directions. Paypal can be used at online retailers and eBay. As with online billpay, you must make sure that the money you have committed for the transaction remains in the account until it has been claimed by the retailer or service provider. NOTE: Directo accounts are individual demand deposit accounts. Directo does not offer merchant accounts, and using your Directo account to process business transactions (as in running a store and accepting payments) is strictly prohibited and will cause immediate closure of your account.



Go green with Directo!